From: Joe Hudson

Proposal: 1417 (RIN 7100-AD75) Reg Z - Mortgage Repayment Standards

Subject: Reg. Z

Comments:

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Proposal: Regulation Z; Truth in Lending

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Comments:

I am against the Dodd-Frank Act for several reasons. Owner financing allows many who can't get bank financing to purchase a home. It also allows owners to sell their homes. As for myself, I want this option to possibly sell properties I own to supplement my retirement. I'm 58 and it is difficult for potential homeowners to put down 20 or 30% to buy a home. I should be allowed to sell anything I own any way I wish.